

OFFICIAL FORM 7  
UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MASSACHUSETTS

In re

John K Buck

Chapter 7  
Bankruptcy No.

Debtor(s)

DECLARATION RE: ELECTRONIC FILING

PART I - DECLARATION

I John K Buck

hereby declare(s) under penalty of perjury that all of the information contained in my

(singly or jointly the "Document"), filed

electronically, is true and correct. I understand that this DECLARATION is to be filed with the Clerk of Court electronically concurrently with the electronic filing of the Document. I understand that failure to file this DECLARATION may cause the Document to be struck and any request contained or relying thereon to be denied, without further notice.

*Voluntary petition, Summary of Schedules, Schedules A-S, Statement of Financial Affairs, Statement of Intention, Statistical Summary of Certain Liabilities, Form B22, Statement of Current Income, Disclosure of Attorney Compensation, Statement of Social Security*

I further understand that pursuant to the Massachusetts Electronic Filing Local Rule (MEFR) 7(b), all paper documents containing original signatures executed under the penalties of perjury and filed electronically with the Court are the property of the bankruptcy estate and shall be maintained by the authorized CM/ECF Registered User for a period of five (5) years after the closing of this case.

Dated:

6/15/07

Signed:

*John K Buck*  
(Affiant)

PART II - DECLARATION OF ATTORNEY: (IF AFFIANT IS REPRESENTED BY COUNSEL)

I certify that the affiant(s) signed this form before I submitted the Document, I gave the affiant(s) a copy of the Document and this DECLARATION, and I have followed all other electronic filing requirements currently established by local rule and standing order. This DECLARATION is based on all information of which I have knowledge and my signature below constitutes my certification of the foregoing under Fed R. Bankr.P. 9011. I have reviewed and will comply with provisions of MEFR 7.

Dated:

6/15/07

Signed:

*Burg E. Richman*  
Attorney for Affiant

United States Bankruptcy Court District of Massachusetts						Voluntary Petition				
Name of Debtor (if individual, enter Last, First, Middle): <b>Buck, John K</b>				Name of Joint Debtor (Spouse) (Last, First, Middle):						
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):				All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):						
Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): <b>2823</b>				Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all):						
Street Address of Debtor (No. & Street, City, and State) <b>28 West Meadow Haverhill, Ma.</b>				Street Address of Joint Debtor (No. & Street, City, and State):						
ZIP CODE <b>01832</b>				ZIP CODE						
County of Residence or of the Principal Place of Business: <b>Essex</b>				County of Residence or of the Principal Place of Business:						
Mailing Address of Debtor (if different from street address): <b>260 Haverhill Street Lawrence, Ma.</b>				Mailing Address of Joint Debtor (if different from street address):						
ZIP CODE <b>01841</b>				ZIP CODE						
Location of Principal Assets of Business Debtor (if different from street address above):				ZIP CODE						
Type of Debtor (Form of Organization) (Check one box.)		Nature of Business (Check all applicable boxes)		Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box)						
<input checked="" type="checkbox"/> Individual (includes Joint Debtors) <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and provide the information requested below.) State type of entity:		<input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Nonprofit Organization qualified under 15 U.S.C. § 501(c)(3).		<input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding <input type="checkbox"/> Chapter 13						
				Nature of Debts (Check one box)						
				<input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business						
Filing Fee (Check one box)				Chapter 11 Debtors						
<input checked="" type="checkbox"/> Full Filing Fee Attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b) See Official Form 3A <input type="checkbox"/> Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.				Check one box: <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business as defined in 11 U.S.C. § 101(51D).						
				Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2 million.						
Statistical/Administrative Information						THIS SPACE IS FOR COURT USE ONLY				
<input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.										
Estimated Number of Creditors	1- 49	50- 99	100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000
	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Estimated Assets	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million		
	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Estimated Debts	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million		
	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		



<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): <b>John K Buck</b>	
<b>Prior Bankruptcy Case Filed Within Last 8 Years</b> (If more than one, attach additional sheet)			
Location Where Filed: <b>NONE</b>		Case Number: _____ Date Filed: _____	
<b>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor</b> (If more than one, attach additional sheet)			
Name of Debtor: <b>NONE</b>		Case Number: _____ Date Filed: _____	
District: _____		Relationship: _____ Judge: _____	
<b>Exhibit A</b> (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)  <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		<b>Exhibit B</b> (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by § 342(b) of the Bankruptcy Code.  <div style="display: flex; justify-content: space-between;"> <div style="text-align: center;"> <input checked="" type="checkbox"/> Signature of Attorney for Debtor(s)  <i>Barry Richmond</i>  <b>Barry Richmond</b> </div> <div style="text-align: center;"> <input checked="" type="checkbox"/> Date  <b>6/13/07</b> </div> </div>	
<b>Exhibit C</b> Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?  <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input type="checkbox"/> No		<b>Certification Concerning Debt Counseling by Individual/Joint Debtor(s)</b>  <input type="checkbox"/> I/we have received approved budget and credit counseling during the 180-day period preceding the filing of this petition. <input type="checkbox"/> I/we request a waiver of the requirement to obtain budget and credit counseling prior to filing based on exigent circumstances (Must attach certification describing.)	
<b>Information Regarding the Debtor (Check the Applicable Boxes)</b> <b>Venue</b> (Check any applicable box)			
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.			
<input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.			
<input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
<b>Statement by a Debtor Who Resides as a Tenant of Residential Property</b> <i>Check all applicable boxes.</i>			
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following).  <div style="text-align: center;">           _____            (Name of landlord that obtained judgment)         </div> <div style="text-align: center;">           _____            (Address of landlord)         </div>			
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and			
<input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of this petition.			

**Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s): **John K Buck****Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition]- I have obtained and read the notice required by § 342(b) of the Bankruptcy Code.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X   
Signature of Debtor **John K Buck**X **Not Applicable**  
Signature of Joint Debtor

Telephone Number (If not represented by attorney)

Date 6/13/07**Signature of Attorney**X   
Signature of Attorney for Debtor(s)**Barry Richmond,**

Printed Name of Attorney for Debtor(s) / Bar No.

**Law Office of Barry Richmond**

Firm Name

**210 Washington Street Woburn, Ma.**

Address

781-935-2143

781-935-2144

Telephone Number

Date 6/13/07**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X **Not Applicable**  
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

**Signature of a Foreign Representative of a Recognized Foreign Proceeding**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign main proceeding, and that I am authorized to file this petition. A certified copy of the order granting recognition is attached.

X  
(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

Date

**Signature of Non-Attorney Petition Preparer**

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

**Not Applicable**

Printed Name and title, if any, of Bankruptcy Petition Preparer

Address

X **Not Applicable**

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.*

Account Solutions Group  
205 Bryant Woods South  
Amherst, NY. 14228

AMO Recoveries  
3120 McDougall Avenue  
Everett, WA. 98201

Aspire  
Payment Processing  
P.O. Box 23007  
Columbus, GA. 31902-3007

Betterway Industrial Gases  
185 Lowell Road  
Hudson, NH. 03051

Cambece Law Office  
800 Turnpike Street  
North Andover, MA. 01845

Capital One Bank  
P.O. Box 70885  
Charlotte, NC. 28272-0885

Capital One, F.S.B.  
P.O. Box 70885  
Charlotte, NC. 28272-0885

Capital One, F.S.B.  
P.O. Box 70884  
Charlotte, NC. 28272-0884

CBC Mortgage  
P.O. Box 163250  
Columbus, OH. 43216-3250



Citi Cards  
P.O. Box 91600  
Albuquerque, NM. 87199

Citibank  
C/O NCO Financial Services  
507 Prudential Road  
Horsham, PA. 19044

Citizen's Bank of New Hampshire  
C/O Mirick O'Connell  
1700 West Park Drive  
Westborough, MA. 01581-3941

Credit Management Servces  
9525 Sweet Valley Drive  
Valley View, OH. 44125

Creditors Interchange  
5230 Washington Street  
West Roxbury, MA. 02132

Direct Merchants Bank  
Cardmember Services  
P.O. Box 21550  
Tulsa, OK 74121-1550

Enhanced Recovery Corpooration  
P.O. Box 1967  
Southgate, MI 48195

Ford Motor Credit  
P.O. Box 105704  
Atlanta, GA 30348-5704

Gary H. Kreppel, ESQ  
1661 Worcester Road  
Framingham, Ma. 01701

IRS  
Internal Revenue Service Center  
P.O. Box 37002  
Hartford, CT 06176-0002

John D. Fallon & Robert Grenier  
d/b/a/ World Wide Video  
C/o Silberstein & Associates  
12 Marshall Street  
Boston, Ma. 02108

KCA Financial Services  
P.O. Box 53  
Geneva, IL 60134

LTD Financial Services  
7322 Southwest Freeway  
Houston, TX. 77074

M & T Credit Services  
One Fountain Plaza  
P.O> Box 4005  
Buffalo, NY. 14203

MA Department of Revenue  
P.O. Box 7002  
Boston, Ma. 02204-7002

NCO Financial Services  
P.O. Box 61247  
Virginia Beach, VA 23466

Northeast Credit Union  
P.O> Box 1240  
Portsmouth NH. 03802-1240

Pitney Bowes  
Purchase Power  
P.O. Box 856042  
Louisville, KY. 40285-6042

Staples Credit Plan  
P.O. Box 689020  
Des Moines, IA. 50368-9020

Tara Schultz  
C/O  
McCaffrey Professional Association  
163 Water Street P.O. Box 616  
Exeter, NH 03833-0616

Toshiba America Info Sys Inc  
P.O. Box 642111  
Pittsburgh, PA. 15264-2111

Verizon  
P.O. Box 1  
Worcester, MA. 01654-0001

Washington Mutual  
P.O. Box 660487  
Dallas, TxX. 75266-0433



Official Form 23  
(10/05)

UNITED STATES BANKRUPTCY COURT  
District of Massachusetts

In re John K Buck

Debtor

Case No. \_\_\_\_\_

Chapter 7

DEBTOR'S CERTIFICATION OF COMPLETION OF INSTRUCTIONAL COURSE  
CONCERNING PERSONAL FINANCIAL MANAGEMENT

*[Complete one of the following statements.]*

☒ I, John K Buck, the debtor(s) in the above-

(Printed Name(s) of Debtor and Joint Debtor, if any)

styled case hereby certify that on 05/29/2007 I completed an instructional  
(Date)

course in personal financial management provided by **Consumer Credit Counseling Services**  
**9009 W Loop S, Suite 700**  
**Houston, TX. 77096-1719**  
(Name of Provider)

an approved personal financial management instruction provider. If the provider furnished a document attesting to the completion of the personal financial management instructional course, a copy of that document is attached.

☐ I, \_\_\_\_\_, the debtor(s) in the above-

(Printed Name(s) of Debtor and Joint Debtor, if any)

styled case hereby certify that no personal financial management course is required, because:

*[Check the appropriate box.]*

☐ I am incapacitated or disabled, as defined in 11 U.S.C. § 109(h)

☐ I am on active military duty in a military combat zone; or

☐ I reside in a district in which the United States trustee (or the bankruptcy administrator, if any) has determined that the approved instructional courses are not adequate at this time to serve the additional individuals who would otherwise be required to complete such courses.

Signature of Debtor: \_\_\_\_\_

John K Buck

Date: 6/15/07

Certificate Number: 01267-MA-CC-001951706**CERTIFICATE OF COUNSELING**I CERTIFY that on May 29, 2007, at 4:40 o'clock PM EDT.John Buck received fromMoney Management International, Inc.

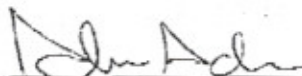
an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the

District of Massachusetts, an individual [or group] briefing that complied

with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.This counseling session was conducted by telephone.Date: May 29, 2007

By

Name Star AdamsTitle Counselor I

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).